

**Finance 4352**  
**Personal Financial Planning**  
**Spring 2018**

Instructor: John C. Lopez  
Office: The Starbucks in Melcher Hall;  
Office Hours: Before and after each class or by appointment  
Email: Message through Blackboard Learn

**COURSE DESCRIPTION:**

The course is designed specifically for students interested in pursuing/exploring a career in the financial planning profession and seeking to obtain the CFP® designation.

The course and curriculum are approved by the CFP® Board of Standards and meets three components of the educational requirement for becoming a Certified Financial Planner™

Topics studied will include:

**GENERAL FINANCIAL PLANNING PRINCIPLES,  
PROFESSIONAL CONDUCT AND REGULATION**

- The Personal Financial Planning Process
- Behavioral finance, client and planner profiles, communication and counseling principles
- Cash flow and debt management
- Time Value of Money concepts and calculations
- Personal Financial Statements
- The economic environment of personal financial planning
- Professional conduct and fiduciary responsibility
- Educational Planning

## **RETIREMENT SAVINGS AND INCOME PLANNING**

- Retirement needs analysis
- Types of retirement plans
- Taxation requirements of qualified plans
- Distributions from retirement plan vehicles
- Traditional and Other IRA's
- Tax-advantaged and non-qualified plans
- Social Security
- Retirement plan selection for individuals and entities

## **ESTATE PLANNING**

- Property Titling
- Estate planning documents
- Planning for incapacity
- Trusts
- Federal Transfer Tax
- Lifetime gifting
- Charitable deduction planning
- Postmortem planning

## **LEARNING OBJECTIVES:**

Learning objectives for this class are those which are outlined in the CFP Board's Student-Centered Learning Objectives for each of the above topics. (SEE ATTACHED DOCUMENT).

[CFP Learning Objectives](#)

## **TEXT BOOKS AND MATERIALS:**

We will be utilizing the following Kaplan Financial Education books:

**Course 101- General Financial Planning Principles,  
Professional Conduct, and Regulation**

**Course 105-Retirement Savings and Income Planning**

**Course 106-Estate Planning**

Books may be obtained as follows:

Directly from the publisher utilizing our UH/Kaplan Financial web portal:

<https://portal.kaplanfinancial.com/partner/HoustonCFP>

Go to above link and click on "Login"  
Click on "Create an Account"

You can then purchase the required texts

**PURCHASE THE COURSE 101 General Financial Planning  
Principles, Professional Conduct, and Regulation.**

The next two books can be purchased later in the semester.

When purchasing the books you will also be given access to Kaplan's vast library on online resources to assist you with the preparation for the CFP exam including a practice question bank.

Books are available as e-books however they are priced the same as print books. There is a savings in shipping costs.

## **PRE-SEMESTER ACTIVITIES:**

- 1) **Create an account with the CFP Board of Standards:**  
<http://www.cfp.net/log-in>  
Click on Login (top right corner of page)  
Click on “create your online CFP Board account”
- 2) **Create a name tent showing the name you wish to be called. You will have this in front of you during class; make it nice!!**
- 3) **Review the functions for Time Value of Money in your financial calculator. WE WILL BE USING FINANCIAL CALCULATORS. BRING THEM TO CLASS.**

**You may use any financial calculator you are comfortable with however in class we will be solving problems using the TI BA II Plus calculator.**

- 4) **BUY THE “COURSE 101” BOOK AND BE READY TO GO!**

## **CLASS STRUCTURE:**

We will go through all chapters of the books Course 101, Course 105, and Course 106.

The class structure will consist of students reading the assigned material, answering the practice questions in each chapter and coming to class prepared to discuss.

Class will consist of discussing the important topics in each chapter followed by application questions posed by the instructor in class

## **TESTS:**

At the end of each book, there will be a test over the material covered in that topic.

There will be a comprehensive final exam over all the material covered in the class.

This is meant to prepare the student for the types of questions h/she will see in the CFP exam. If you have been following the material and class discussions and doing well on the practice questions, you should have no problems with tests and the final exam.

## **GRADING:**

Topic Tests-60%

Final Exam-40%

### **Grading Intervals:**

A 90%+

A- 85%+

B+ 80%+

B- 75%+

C+70%+

C- 65%+

D+60%+

F <60%